

When your insurance company denies a claim or refuses to approve a request for service, you can work with the State to overturn this decision.

1. Get your insurance company to put its denial and its reasons for the denial in writing either in a written letter or email to you. Keep hard copies of all documentation relating to your claim.
2. The California department you will be working with is the Department of Managed Health Care. <https://www.dmhc.ca.gov>.
3. According to the DMHC website: "If your health problem is urgent, if you already filed a complaint with your health plan and are not satisfied with the decision, or it has been more than 30 days since you filed a complaint with your health plan you may submit an Independent Medical Review Application/Complaint Form with the DMHC. If you need assistance you may contact the Help Center at 1-888-466-2219."
4. Go to <https://www.dmhc.ca.gov> and print off an Independent Medical Review Application. (There are instructions for completing this process online, if so desired.). An IMR is a review of your claim by independent medical providers with expertise in the area of your health issue. IMRs are free to the consumer and are paid for by the consumer's insurance company.
5. Fill out the IMR application. Note that you are allowed to attach supporting documents to this application. Suggestions for writing a letter to the Department of Managed Care in support of a request for an IMR:
 - be brief but include specifics of your medical condition as well as why the treatment you seek is appropriate in your case.
 - use facts, not your opinion, to support your claim. PubMed (pubmed.gov) provides free access to the National Library of Medicine's database of citations and abstracts as well as links to full-text articles.
 - if your health problem is urgent, state why it is urgent. If the insurance company has required another course of care or treatment, state why that care or treatment is inappropriate for your case specifically.
 - attach a copy of the written denial by your insurance company. (see 1 above)
6. Mail your IMR application with supporting letter and documents to: Department of Managed Care; IMR Unit; 980 9th Street, Suite 500; Sacramento, CA 95814. Use a form of mailing which allows you to receive delivery confirmation. Keep a copy of everything you mail.
7. After receiving your IMR request, the DMHC will assign your case to a case manager who will contact you.
8. Once the IMR is complete, the DMHC will issue a Written Decision Adopting Determination Of Independent Medical Review Organization. This decision will state if the denial by your insurance company is overturned. If so, your insurance company will be instructed by the DMHC to comply with the results of the IMR.